

VOLUME 26

NUMBER 6

THE METROPOLITAN

PUBLISHED BY THE METROPOLITAN LIFE INSURANCE CO. OF NEW YORK

HISTORICAL NUMBER



METROPOLITAN BUILDING - COMPLETED 1909

Some of the Things the Metropolitan Life Insurance Company Has Done in its Generous Treatment of Policy-holders— Over and Above the Previous Provisions of Policies

- 1892 All adult policies issued after January 1, 1892, contained a clause granting the right to be surrendered for Paid-up insurance after five or more years' premiums had been paid. The Paid-up concession was available on infantile policies when the insured attained the age of eighteen.
- 1893 Full immediate benefits given on Endowment policies. Paid-up insurance on surrendered policies that had been in force five or more years granted.
- 1894 Increased the amounts of Paid-up insurance that would be given for the surrender of policies. These higher amounts were made retroactive and applied to all policies—those that contained no Paid-up concession, and those that had lower values printed in them.
- 1895 Eliminated from all policy contracts the pulmonary and consumption clauses, which, theretofore, had provided lower benefits.
- 1896 Increased the benefits on children's policies. Adopted new Endowment tables for children and adults with guaranteed additions for persistency. Issued working men's insurance on the Ordinary plan and granted generous concessions to holders of lapsed policies.
- 1897 Inaugurated a system of paying Bonuses to Industrial policy-holders; over \$500,000 extra thus distributed during the year. Cheapened the cost of children's insurance by changing the plan from Life to Endowment and increasing the amount of insurance. The system of paying bonuses has been continued in operation during each successive year.
- 1898 Inaugurated a system of paying death claims by telegraph, thus placing the money more promptly in the hands of beneficiaries. Lowered the cost of infantile Endowments. Removed the restrictions on policy-holders who should enlist in the army or navy. Gave to holders of lapsed policies the "Extended Premium Concession." Began the system of notification of Paid-up insurance and other privileges to holders of lapsed policies.
- 1899 Inaugurated a system of converting Life policies into Endowments maturing at age eighty, providing fifteen or more years' premiums had been paid.
- 1900 Inserted a clause in Twenty-Year Endowment policies granting cash surrender values, providing five or more years' premiums were paid.
- 1902 Extended relief to sufferers from the coal strike by honoring all death claims on policies which had been lapsed in the afflicted districts, as if the premiums had been regularly paid. Extended the privilege of voting for members of the Board of Directors to Industrial policy-holders.
- 1905 Inserted a clause in Twenty-Year Endowment policies granting the option at the end of twenty years of cash or Paid-up Life insurance for such an amount as the cash would buy. Increased the Paid-up values of the Increasing Life and Endowment policies.
- 1906 Began the practice of reviving lapsed policies without medical examination, where policies were not more than thirteen weeks in arrears. Declared mortuary bonuses for claims paid on policies that had been more than five years in force. Increased the death benefits for the first year under Industrial policies.
- 1907 Announced new tables of increased benefits and included three-cent weekly premiums in the new tables. Increased cash and mortuary bonuses, and adopted a new method of paying cash bonuses. Industrial Life policies made Paid-up in full, providing the insured had passed or attained the age of seventy-five during 1907.
- 1908 Continued and extended the bonus offer of previous years, consisting of:
- (1) Cash bonuses on Life and \$500 Endowment at Age Eighty policies.
 - (2) Mortuary bonuses on all policies where death occurred during the year.
 - (3) Life policies made Paid-up in full, providing the insured attained the age of seventy-five during the year.
 - (4) Life policies paid as Endowments, providing the insured attained the age of eighty during the year and fifteen years' premiums paid.
- Offered special revival privileges.
- 1909 Gave increased cash surrender values, which applied to policies issued after January 1, 1907. Introduced working men's annuities. Gave bonuses amounting to about two and one-half millions of dollars. Provided cheaper rates in States which authorized group insurance. Increased the benefits for certain Young People's Endowment policies. ISSUED THE CONVERTIBLE POLICY CONTAINING NEW FEATURES OF INDUSTRIAL INSURANCE; this is a Limited Payment Life policy, and the payment of premiums beyond the period called for in the Life contract automatically changes the policy into an Endowment. Cheapened the cost of insurance by increasing the benefits, and made the increase retroactive to January 1, 1907; thousands of checks being sent to beneficiaries under claims on which settlement in full had been made. Allowed Paid-up Term policies to be exchanged for Life policies. Inaugurated the Free Nursing system for Industrial policy-holders. Engaged actively in the campaign against tuberculosis amongst policy-holders. Took steps to build a sanatorium for its tuberculous employees.
- 1910 Renewed bonus offers. Included Increasing Life and Endowment policies with the Life and \$500 Endowment at Age Eighty as being entitled to cash bonuses, thus paying during the year about \$4,700,000 over and above the policy stipulations.
- 1911 Bonuses paid amounted to about \$5,375,000. Announced the Non-lapsable Endowment policy. Provided for the automatic revival of policies in arrears by agents without formal application or action by the Home Office. Secured the passage of laws which allow the reduction of 10 per cent. of premium by payments at the Home or a District Office.
- 1912 Declared bonuses amounting to about \$5,700,000 and changed the method of paying them. Organized a Health and Happiness League for children who are policy-holders.

METROPOLITAN LIFE INSURANCE CO., NEW YORK

THE METROPOLITAN

PUBLISHED BY THE

Metropolitan Life Insurance Co.

(Incorporated by the State of New York. Stock Company.)

HOME OFFICE - - NO. 1 MADISON AVENUE, NEW YORK CITY

"The Company OF the People, BY the People, FOR the People."

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Deeming it a duty to keep the Policy-holders of the METROPOLITAN LIFE INSURANCE Co. regularly advised as to the operations and progress of the Company, we have instructed our Agents to supply a copy of each issue of this publication to every Policy-holder, except where several members of a family are insured, when one copy will be furnished to each family.

Volume XXVI.

No. 6

BEGINNING OF THE METROPOLITAN.

A Little Company That Has Grown to be a Giant.

The very beginning of the Metropolitan Life Insurance Company was in 1863 when a company was formed to insure against death and injury the soldiers and sailors who were fighting in the Civil War. Beyond question the men who started that little company did so because they believed it would turn out to be a good-paying business, but now, when the company which grew from that is spreading its protecting arms over so many million families which make up the strong bone and sinew of this nation, it is pleasant to remember that its first mission was to give help to the wives and children of those who were giving their lives that the nation might live.

The little company was called the National Life and Limb Insurance Company. The State of New York chartered it. Later on the name was changed to the National Life and Travellers Insurance Company, and from this two new companies were formed—one called the National Life Insurance Company and the other the National Travellers Insurance Company, which at first insured only against accidents. The National Life Insurance Company went out of business in 1873. Soon after it started, the National Travellers asked permission to change its name and the nature of its business, and the Legislature passed a law giving it the name of the Metropolitan Life Insurance Company. This was in 1868.

It was a little Company. There were others in the field, and the natural struggle among rivals gave it a rough road to travel. It did little business at first. It had very little backing, except the strong will and energy of the men who were in it, and their care and anxiety as they tried to make it a success make a thrilling chapter in the story of the pioneers of what are now the great enterprises on the American continent. When this little Company had completed business in 1867 and faced the new year, January 1, 1868, it had 346 policies on its books—less than one a day for the preceding year. That was only forty-five years ago. But how the Company has grown! Instead of those 346 policies at the end of 1867, there are now more than twelve million. The number at the end of that year was fewer than the Company wrote each hour of every business day of last year, for the number of policies taken out and revived in 1911 averaged 804 an hour for every hour the Home Office was open.

It Insured Working Men and Women.

Very early in its history the Company began to write insurance for working men and their families. Even then, when life insurance was comparatively new and most companies did not offer policies which could be paid for in small premiums every week, the men who were beginning to build the Metropolitan believed that industrial workers needed, and would be glad to have, the protection which the insurance policy gave. In 1869, accordingly, it began to write insurance on the weekly premium plan, or, as it is now called, Industrial insurance, but it did this through another organization, and it was not until ten years later that the Company decided to enter what was then almost a new field of business. It studied very carefully the great Prudential Assurance Company of London, which had over seven million policies in force, and worked out a plan adapted to the conditions of the industrial people in this country who needed insurance, and it began with the firm determination that the Metropolitan would push to the front and become the leader. Many men from England, who knew about the business as it was conducted there, came to this country and settled in a number of States, becoming the first agents of the Metropolitan. The first Industrial policy in the Metropolitan which was not written through another company was issued in November, 1879.

There were years of hard struggle ahead. For a time it was almost a question whether the Company could continue to do business. A great deal of money was required to start agencies throughout the States and there were heavy expenses in beginning the great work. At times it looked as if the Company might have to stop for lack of money to do things that were necessary, and it was not until 1886 that there came a turn in the tide. At the end of that year the Company had a surplus, so that it felt it could meet any payments that might properly be demanded from it. Since that time it has been going straight forward, increasing the number of people insured every year, and making investments of its money so successfully that it not only has at all times been able to meet every possible demand under its contracts, but for almost twenty years has been paying back to policy-holders large amounts which it might have kept in its own treasury. Altogether, in the form of cash bonuses, the Company has paid back about thirty millions of dollars in the last sixteen years. In addition to these cash bonuses it has made concessions to policy-holders the value of which was more than four million dollars.

In 1880 the Company was doing almost wholly Industrial insurance, having gotten together a large force of agents who visited the policy-holders every week and collected their premiums of five, ten or fifteen cents. But knowing that this great number of agents must meet many people who wanted what is known as Ordinary insurance,—that is, the larger policies on which the premiums are paid annually, or once in six or three months,—it started in earnest to write this kind of business.

It wrote in 1880 only three hundred and seventy policies of this sort.

Wonderful Growth.

With such a small beginning, by hard work on the part of the men who were in the office in New York and the agents scattered over the country, the Metropolitan has grown in a wonderful way until, at the end of last year, it had a greater number of policies in force than any other company in America, while the people had such confidence in it that it was continuing to grow faster than any other company, and made a gain in amount of insurance in force in 1911 the largest in the United States. No one can really grasp the meaning of the figures that tell the size of the Company. The number of policies in force is more than twelve and a half millions and the amount of insurance is more than two and one-half billions of dollars. The amount paid the policy-holders since the Company was organized, together with the amount which is invested by the Company to meet any demands which may be made upon it by policy-holders at any time, is more than seven hundred millions of dollars. Such great figures are easily spoken, but none of us can really comprehend what they mean.

Look at it in another way: the number of policies which the Company has is more than enough to give one to every inhabitant of New York City, Chicago, Philadelphia, Boston, Baltimore, Cleveland, St. Louis, Pittsburgh, San Francisco, Cincinnati, Kansas City and Buffalo. If all the population of the United States were placed in groups of eight, there are Metropolitan policies enough outstanding so that every group could have one.

The Company paid, on the average, one claim every fifty-five seconds of every working day in 1911, and the amount of money paid out in this way averaged \$167.82 every minute of every business day of eight hours of that year. Those who read THE METROPOLITAN will know that an agent comes to see them

once a week or once a month to collect the weekly premiums of five, ten and fifteen cents. They will get some idea of the great size of their Company by stopping to think that Metropolitan agents collect in these weekly premiums more than a million dollars every week. Such a great Company has the Metropolitan grown to be!

Now it was never the idea of the men who made the Metropolitan that it should be simply a BIG Company. They did try to make it a Company that did what it agreed to do. They succeeded in this; and when people found that out, so many of them began taking policies that it could not help growing great.

HOMES OF THE COMPANY.

From Two Rooms to Twenty-five Acres of Office Space.

When the little Metropolitan began business in 1868, under its new name, its office was at 243 Broadway, in what would now be a poor and rather dingy building. There were few policies to write, few books to keep, mighty small records to be kept, very little cash received by way of premiums and very few death claims to be paid. Two rooms up on the second floor were all that were needed or could be afforded, and the "Home Office force," if such a little band of workers could be dignified with that name, numbered six. The President had the small back room, and the Vice-President, the Secretary, the Cashier, the policy clerk and the office boy all worked in the larger front room. Every one of the employees was within speaking distance of all the others. It was a small affair, but those who were there had no end of energy and strength, and all had a strong determination to make the Company a solid, reliable business concern.

The First Move.

Their efforts began to be rewarded very soon. For two years they worked in these small quarters, until the growing business made more clerks, and therefore more room, needed, and so in 1870 the Company moved uptown a block or two to 319 Broadway. A remarkable increase in the working force had been necessary. It had more than doubled, and the officers and clerks then numbered about twelve. They worked in a large room on the third floor, and had a supply room and one office room in the basement. After a time other rooms were needed, and were rented in the same building, and undoubtedly it seemed that that might be the permanent home of the Company. But somehow, in spite of periods when the young Company was having such struggles that it seemed almost a question if it could go on, people began to have faith in it and took its policies in ever-growing numbers. More clerks had to be hired, more room was needed, and in the six years that the Company remained at this place the Metropolitan had grown to be in size quite respectable, and in character such that those who did business with it spoke well of it. It outgrew its quarters and the building in which it had rented all the rooms which could be had. It decided to own its own home and bought a leasehold of the building at the corner of Park Place and Church Street—an ample building when compared with its former home. It was then believed that the Company had found a permanent abiding place. A hard struggle against great odds, of development of new plans, of perfecting new systems of handling the ever-increasing business, marks the ten years that followed the movement to this new home, and in the late eighties, when business had grown so that it required five entire floors and the officers realized that very soon they must look elsewhere for quarters, it was decided to move uptown.

At Madison Square.

A piece of ground, 125x145 feet, on the corner of Twenty-third Street and Madison Avenue was bought and a handsome building erected, the Company saving four floors for its own use. It was thought that this space would be enough for the use of the Company for many years, but the business was growing so rapidly that as soon as the rooms were ready to be occupied additional ones were taken on the sixth and ninth floors, and a little later it was necessary to fill the stores on the street front with clerks. Even this did not give room enough, and it was decided to build anew on the land adjoining, the building to be used entirely by the Company. This new building was erected on Twenty-fourth Street, diagonally back from the original one. It was twelve stories high and covered 11,500 square feet of space. At that time this was considered a large building; but hardly were the different divisions settled in their new quarters when it was seen that it would be only a few years before still more room would be needed, and so, from time to time, as opportunity presented itself, the property included in

the entire block bounded by Madison Avenue, Twenty-third Street, Fourth Avenue and Twenty-fourth Street was purchased, and here was built the magnificent building which is now the Home Office of the Metropolitan.

An Historic Spot.

This building stands in one of the most interesting parts of New York City, and is itself one of the places of interest visited by people from all over the world as they come to the Metropolis. It fronts historic Madison Square, which lies just east of the junction of Broadway and Fifth Avenue. On a part of its site stood the old Academy of Design, which was the art center of New York City. Its easterly front includes the site of the old Lyceum Theater, where some of the most noted actors of a quarter of a century ago appeared in the best known plays. On the corner where the Tower now stands the Madison Square Presbyterian Church, of which Dr. Charles H. Parkhurst is the pastor, stood for many years.

When all the land had been purchased the Company decided to build a Home Office which would be large enough to meet the needs even of such a rapidly growing Company as the Metropolitan, in a style of architecture which would make it a notable structure in a city where there are so many large and fine buildings. This it did, and the Home Office of the Metropolitan Life Insurance Company stands as not only the most beautiful but one of the largest office buildings in the world.

The building is of white marble, occupying an entire block, each front being 200 feet long and each side 425 feet long. If you walk once around it on the sidewalk you have gone a quarter of a mile. Within are offices enough to cover 25 acres, the size of a good-sized farm in New England. At one corner stands a most beautiful and lofty Tower, 75x85 feet. Its height is 700 feet, and at its very summit is a large and powerful electric light which shines out, a beacon that can be seen at sea for many miles. From the top of the Tower, within a range which is visible on a clear day, the homes of one-sixteenth of the entire population of the United States may be seen. In this Tower is the great clock, the largest four-dial tower clock in the world, 346 feet above the sidewalk. It may be seen from the remote four corners of the city. Each dial is 26 feet 6 inches across, and the figures on the dials are four feet high, and the minute marks ten and a half inches in diameter. The minute hand measures 17 feet from end to end and weighs 1,000 pounds. The hour hand is 13 feet 4 inches from end to end and weighs 700 pounds. They are built on iron frames revolving on roller bearings. The driving power of this great clock is electricity, and the great hands move round by an electric current which is sent out automatically from the master clock in the Directors' room on the second floor. This master clock also controls about one hundred other clocks throughout the building. At each quarter-hour the electric current releases hammers at the top where a chime of bells is hung, and every fifteen minutes throughout the day are heard the notes of the historic Cambridge chimes composed by Handel, and after the chimes on the last quarter the hour is sounded on a 7,000-pound bell with a hammer which strikes a blow of 200 pounds. The chimes and the ringing of the hours may be heard for miles out over the city. When it grows dark, by adjusting the electrical machinery the bells no longer strike, but the quarter-hours are flashed by electric lights in the great lantern on the top. Each of the quarter-hours is flashed in red and the hours are told by white lights. One red flash for the quarter, two for the half, three for the three-quarters and four for the even hours, the latter followed by a number of white flashes which mark the hour.

All the World Knows of It.

Because of its great size and its beautiful features, the Tower has been talked and written about in almost every country on the globe. A painting of it hangs in the Metropolitan Museum of Art. It has been reproduced in every State of the Union and in nearly every civilized country of the globe. Descriptions of it have been printed in South Africa, in India and in Australia. It is known all over the world.

It is truly a wonderful building. In making its walls and dividing the different sections, about 35,000,000 bricks were used; more than 40,000 barrels of cement were used in the Tower alone. There are more than 40 elevators. If you walk from the sidewalk to the top of the Tower it is 1,053 steps. The length of the corridors is three and five-eighths miles, and if the elevator shafts were placed one on top of the other they would extend up into the air one and a half miles. Elevators going up and down with the thousands of clerks, the tenants of the building and visitors, travel every year more than 124,000 miles, or about five times round the earth. There are more than 30,000 electric lights in the building, and the telephone and signal wires

that thread the great structure connecting the different offices, if placed end to end, would reach for 2,462 miles.

The building is thought by many people to be the most beautiful office building in the world. Altogether about 3,600 men, women and boys are employed in it by the Company. They come and go every day with the regularity of the Tower clock. From two rooms and a force of six the Company has grown to the size of many thriving villages.

Four million copies of this number of THE METROPOLITAN have been distributed among our policy-holders. Four editions of similar size are distributed annually.

A MARVELOUS SYSTEM.

How Millions of Policies are Cared For and Their Records Kept.

"How is it possible," asked one policy-holder of an officer in the Home Office, "for the Company to know that out of all the twelve million policies of so many different kinds, that any particular policy is getting a bonus equal to twenty-six weeks' premiums this year? How can you tell, where there are so many?"

Reserve,' and at the end of 1911 the Metropolitan Company had more than three hundred and six million dollars for this purpose.

"Machines are used to make these calculations, which must be made by the thousand, in a company which has such a great number of different kinds of policies. Some of these machines multiply and divide, and others add. They are wonderful things, doing thousands of problems each day, and, as the children say of their examples, 'getting the right answer every time.' They save a great deal of labor and relieve the clerks of the monotonous grind that would result from spending days and weeks at simply doing sums over and over again, day after day and week after week, and the machines never make mistakes.

"If you have a policy which is of the particular kind which gets the bonus this year, there is a record kept of this, and of all the other policies like it, and it is not hard for clerks who know just how and where these records are kept to learn that your premium receipt book should have the bonus credited. The record shows in what district you live, and notice is sent through the superintendent to the agent, who asks you to call at the district office where it is attended to."

The policy-holder was deeply impressed to find how closely and with what great care and system the Company keeps track of all the millions of men, women and children who are insured with it.



CONVENTION OF SUPERINTENDENTS AT THE HOME OFFICE.

"It is very easy," he replied, "for we have an accurate system and a great many people employed in keeping all the records straight, so that we can answer that, or almost any other question which may be asked about any policy without much delay.

"There are about 550 clerks, of whom almost 500 are women in one division, employed in keeping the records which tell the story of all the policies which the Company has issued, and these records are very largely on cards, although big registers are kept which show on separate pages the policies issued each year since the Company began business. The kind of policy, the age when it was issued, the race and the sex, are all shown in such a way that the actuary who has charge of them can tell how many policies of each kind are issued every year.

Startling Information.

"He must know this because it is he who calculates just how much money the Company must have on hand to pay the claims which are going to be due each year. It is a startling thing to think that the actuary can tell almost to an absolute certainty just how many persons in every one thousand who are insured at a given age will die within twelve months, but he can do so, because, after examining hundreds of thousands of lives, it has been found that under average conditions just about the same number in the same circumstances die each year. This is where the science of the business comes in. Knowing very nearly how many death claims there will be among a given number of persons whose ages are known, it is possible to calculate how much money it will take to pay the claims, and it is this which makes it possible for a company conducted as the Metropolitan is to guarantee to always have enough money on hand to meet any demands upon it, now and in the future. This is called 'The

A Gigantic Work with Cards.

A brief mention was made of cards on which a part of the records is kept. There are millions of them in various rooms of the Home Office. To a stranger they might all look alike and seem to be in a confusion of card cases, desks with strangely made compartments and big bundles where any particular one was hopelessly lost. But this is not so. Every card tells a story, and the stories are all grouped and classified and labeled in a wonderfully simple way. It is all a great system. Hundreds of girls and women spend their time in taking these cards out of one case, noting what its particular story is, adding something which perhaps to a stranger means nothing but which is an important business record, and then putting it back into another case which is full of cards with the same kind of records as the newcomer.

Your Policy Recorded.

Assuming that you have applied for a policy, and that the application has been sent to the Home Office, and it seems to those who pass upon the application that the policy should be issued, and that it is issued, then begins the elaborate work with the cards, which are passed around through many sections. When the application comes to what is called the issue section, a card is picked out which represents your policy. It contains some printed matter and some holes have been punched through it, and those holes and the printed words tell just what form of policy it is, what your age is, what premium you pay, what the amount of the insurance is and whether you are male or female. Your name and a memorandum showing the agent from whom you took your policy are written on the card. This and the others that have come in at the end of each week are counted.

Then they go to the numbering room, where they are stamped with the number, the date of the policy and the place where you live.

The cards that are written each week are then compared to make sure that all this information is accurate. They are put in groups, recounted and finally placed in their numerical order by districts. Then they go to the record section, and there they are filed in combination card cases. During the year 1911 more than a million and a half of these cards were needed for the Industrial policies, and in order to put them in the proper groups and get them in order for filing, each one had to be handled twenty-four times. That is a large task. It is the same as handling 36,902,592 cards once.

Some of the policies which are taken are allowed to lapse by those who hold them, although the Company and its agents do everything they can to prevent this. Many who take out policies move from one city to another, or to a different place in the same city, and it is necessary to keep a record of all such changes in the record section. The number of people who move is many thousands every year, and this means that every card must be handled a number of times in keeping this record straight. A record must also be made of the receipts for bonuses on Industrial policies (as they have been paid by the district offices), and they must be checked, and if any errors are found they must be corrected. This means the handling several times over of more than five million cards and an equal number of bonus receipts just for bonuses alone. So it will be seen that the record section has even more to do with these cards than the issue section, and in 1911 the business was so great that the record section handled the equivalent of more than one hundred and seventeen million cards.

Paying Claims Promptly.

You may know of some one who has died holding a policy of the Company, and that the agent of the company gave the beneficiary a check for the amount of the policy within a very short time. How could the Company at the Home Office know that this one individual out of eleven million policy-holders was the very one who had been insured and was entitled to the money? It is because of the marvelous system of keeping the records and the great speed and accuracy with which they can be looked over, and the necessary information gained. In the payment of this claim the services for a portion of a day of probably ten or twelve persons were required. The death was reported to the agent at the district office where it occurred. The proofs of death were made by the claimant and the physician, the policy and the premium receipt book were given to the agent, and he sent them to the Home Office. When these papers reached the office they were compared to see if the name and the amount agreed with the Company's records. The application which the insured person had signed, perhaps years before, was taken from its proper place where it had been kept, and where it was possible to find out if the one who claimed the money was the same person named when the agent wrote the application. Assuming that everything is correct, it requires only a short time until the proof of death and advice that the Company is to pay the claim are sent to the cashier to draw a check in favor of the claimant. This is forwarded by mail to the superintendent, or perhaps the superintendent is notified by telegraph to pay. That closes the transaction so far as the Company and the individual are concerned. But further record is made in order that the proper official may have it for what is called the mortuary record, by which the Company is able to learn all that has a bearing on the average length of human life and figures so largely in making the rates for insurance.

Millions of Cards Handled.

The claim section each day receives the papers connected with the death claims paid the day before, and a card is written for each one. These are classified to show a great many things which have an important bearing on the scientific end of the Company's business.

It was said above that the system of keeping the records on cards made the greatest card game in the world. This is literally true. In connection with the issue of policies, 1,537,608 cards were handled twenty-four times each in 1911. The number handled in the record section has already been given as more than one hundred and seventeen million cards. In the payment of claims and the records which are kept in connection with them, almost one hundred and fifty thousand cards were handled each sixty times, which is equal to almost nine million cards handled once in that part of the business. In what is called the book section, where the great registers are kept showing the different kinds of policies issued each week, the cards were handled enough to make the equivalent of about ten million cards handled a single time

each. So that, taken altogether, and adding the handling of the cards for investigations which will be used in the scientific part of the Company's business, about three hundred and twenty-five million cards were handled in a single year.

THE SIZE OF IT.

Some of the Divisions are Great Businesses in Themselves.

If you remember that during the first two years of the Metropolitan it had an office force of six that worked in two rooms, the growth of the Company will be told effectively.

The work is now so great in the Home Office that the best way it can be done is to divide it into several sections. Accordingly, there are eight of these (the Pacific Coast Head Office making a ninth), each of which looks after the business in a portion of the country; and the United States and Canada are divided into territories to correspond. It amounts to about the same thing as if there were eight separate companies all doing exactly the same kind of business, all under one roof and all working for the same end and making reports to the same people.

Instead of one policy clerk and a secretary and treasurer to attend to all the business of issuing policies and keeping record of the business, the Audit Division itself, which issues the policies, now employs 282 men as bookkeepers and 756 women as clerks. Nearly 600 of the women are typewriters, and there are more than 1,000 typewriting machines in use in the Home Office.

Separate accounts are kept for more than 10,000 agents scattered all over the country. There are 363 ledgers in constant use, in which are entered in one year 70,000,000 figures.

A great deal of correspondence is necessary. Instead of the single individual who wrote letters in long hand when the Company began, the services of over 200 stenographers, most of whom are located in the Stenographic Bureau, are now required. When a clerk has a letter to dictate, he applies to the head of the Bureau by telephone and a stenographer is sent at once, who returns to the Bureau, writes out the letters, and these are distributed by messengers to be signed.

In the Industrial Cashiers' Division there is a force of 50 clerks. All the weekly reports from the district offices, with money collected by the agents, pass through their hands. This is divided into the eight sections which were just spoken of, and each one has a cashier who looks after the money that comes from the districts in his particular section. This Division draws the checks to pay the Industrial policy claims. In 1911 about 150,000 checks were drawn to pay claims amounting to more than \$17,000,000. A force of seven clerks is required to do this. Ninety different books of accounts are required to keep all these transactions properly recorded. It requires five clerks to attend to the mailing and filing of the letters that go and come in this department. The cash receipts which were brought into this Division in 1911 amounted to more than \$76,000,000.

Pacific Coast Head Office.

In the latter part of 1901 the Company extended its operations to the Pacific Coast, and realizing the serious disadvantage to which its clients would be subjected in dealing with the Home Office in New York, by reason of the distance to be traversed, the possible delay in transmission of mails and the difficulties to be encountered in the way of proper supervision over its affairs, decided to establish a branch Home Office, or what has come to be known, for distinctive purposes, a Head Office, in San Francisco.

This office has jurisdiction over the States of California, Oregon, Washington, Utah and Montana, and the Province of British Columbia, and is in charge of an executive officer who has associated with him a staff corresponding in large measure with the organization of the Home Office. Commencing in a very limited way, both as to clerical and field force, as well as clientele, and occupying but a few rooms in one of the office buildings in San Francisco, it has grown amazingly, the clerical force at the present time numbering over 100, the field force over 400 and the policies under its jurisdiction over 350,000. The organization is to all intents and purposes a company in itself, being practically independent of the parent organization in the actual conduct of its affairs, issuing its own policies, paying its own claims, doing much of its own printing, having its own supply division, and keeping its own accounts with the agents and policy-holders under its jurisdiction. It is estimated that its Actuarial Division, in keeping its records, handled the equivalent of 8,037,205 cards a single time in 1911.

The establishment of this office was a new departure in life insurance affairs, being the only office of this kind in the United

States, if not in the world. So important has this arm of the service become, and so strong has it grown numerically and financially, it was deemed imperative that it be provided with a Home Office of its own, and accordingly in 1909 an exceedingly beautiful building, of which all San Francisco is very proud, was erected at the corner of Pine and Stockton Streets, San Francisco, occupying a commanding position in the city, overlooking the financial and retail sections; and in this structure, known as the Pacific Coast Head Office, the organization has found a permanent home.

On the basis of the amount of insurance in force at the end of 1911, the Pacific Coast Head Office, considered as a separate company, would stand thirtieth in a list of 239 life insurance companies doing business in the United States. It had insurance in force for almost 76 millions of dollars. It issued last year more than 66 thousand policies for insurance of more than 16 million dollars. It paid 2,891 death claims, which amounted to \$525,963, and gave back bonuses to Industrial policy-holders amounting to \$85,928. The premium income for the Pacific Coast Head Office for the single year was more than two and a half million dollars.

Here, as in the Home Office, the Company has sought to promote the well-being of its employees by providing them with a rest room for use in case of sudden illness, where medical attendance is furnished free of charge; also a lunch room where a plain but substantial luncheon is served to the employees, also free of charge. The nursing service has also been recently established throughout the territory embraced under this jurisdiction, and Industrial policy-holders are freely availing themselves of it.

The Longest Room.

All the applications for insurance and books of record in the Home Office are placed in the filing section, which has also a great index of all agents that were ever at any time in the Company's service. This filing section is probably the longest single business room in New York City. It extends the whole length of the block between Madison and Fourth Avenues, and here in regular order and in tiers piled up to the ceiling are placed the applications, which number now all together more than 40,000,000. The clerks in this section take from the filing boxes for changes of various kinds about 95,000 applications a week, and later on refile them. There is also on file here the record of every policy that at any time appeared in any agent's account since the Company first began to do Industrial insurance. These records now number nearly 45,000,000, arranged in order by weeks and years. By means of this system the tracing clerks can locate the agency in which any policy that the Company ever issued was written. Often it has been possible to locate missing relatives or friends by tracing the records through this Division. Owing to the great number of books and papers which had accumulated, it became necessary a few years ago to build a separate building in Yonkers, N. Y., where the old and valuable papers of the Company are stored. It is a big fireproof structure that has more than 20,000 square feet of floor space.

The Company has its own printing office, and it employs more than 100 men in this. THE METROPOLITAN is printed there, and all the other publications which the Company issues. Special presses were made for some of this work, and millions upon millions of forms that are necessary in keeping all the records and in transacting business are printed here.

Records Photographed.

There is also a Photographing Department, which has a very important work to do in the Company's business. Until within a very few years all the applications, Ordinary and Intermediate, were copied by hand. It was a very slow process and required great care and a large number of clerks. Now all these applications are photographed, so there is an exact copy of every one without any possibility of mistake. It is a wonderful process, and only a few seconds are required for making a perfect photograph. In 1911 this Photographic Bureau turned out hundreds of thousands of reproductions of important papers that must be kept for record.

Instead of the one room in the basement, which was the Supply Room when the Company was in its second building down on lower Broadway, there is a Supply Division in the basement now which occupies 12,950 square feet. It has great rows of shelves with piles of paper of all sizes and colors. There are stacks of boxes containing envelopes; cupboards and drawers that are simply bewildering to a stranger, and yet every one is but a part of a system which works in a perfectly orderly way. More than 4,000 forms which are used in the transaction of business are stored in these compartments. Supplies are shipped from this Division to all the branch offices, and the number of packages sent out by express this year is about 35,000. Express charges alone cost the Company about \$23,000 each year.

There are separate supply divisions for the Canadian Dominion and for the Pacific Coast Territory, each of which handles about one-tenth as much material as does the supply division of the Home Office. Nearly all the printing of forms used in the Canadian Dominion is done there, and supplies for that territory are purchased there and distributed from the branch supply division in Montreal.

A tremendous quantity of mail comes to the Company, and it requires one whole division which has 42 clerks to attend to the incoming and outgoing letters and packages. The Government has few better customers than the Metropolitan, for the annual postage on its incoming and outgoing mail represents an expenditure of over \$200,000.

These facts show to what great proportions the work of the Company has grown, and with what perfect system everything is attended to, so that the great business moves along probably with less trouble and friction than in the days of the Company's beginning.

THE METROPOLITAN VILLAGE.

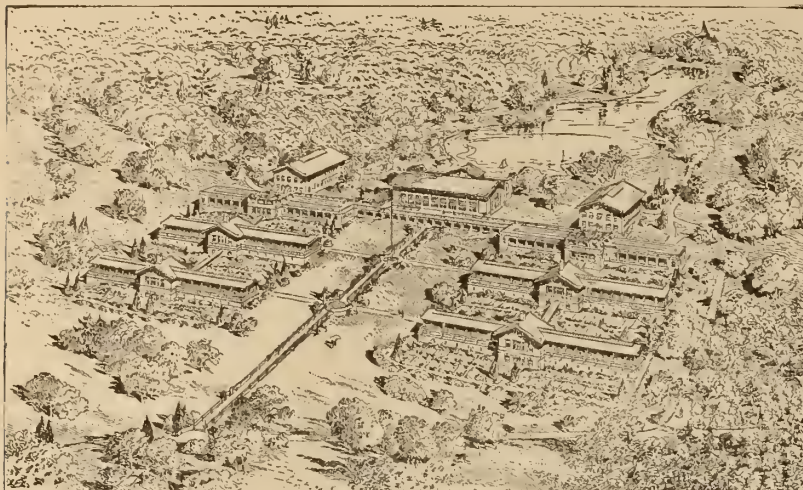
How Employees are Cared for by the Company—Work and Play.

The Home Office force, which in 1868 numbered only about half a dozen, now numbers about 3,600. The great building in which this number work has sometimes been compared to a village, because the employees, in the first place, are about as many as make up some of the thriving villages of the country, and second, because they have so many interests in common, and do so many things outside of their regular work, which are common in villages, that it seems almost a separate community by itself during the working hours of the day. The daily inhabitants of this village are in the building from 9 in the morning until 4.30 in the afternoon. About 2,000 of them are women and girls. There are restaurants where all of them have luncheon daily. There is a circulating library, with about 6,000 volumes, where all may get the best and newest books to read. There is a gymnasium where they may take proper exercise. There is a hospital where those who need it may have the care of physicians and nurses, and there is an Assembly Room where lectures and entertainments are given. There is a Glee Club and a female Choral Society. There is a savings institution to encourage thrift, and there is an Athletic Association which cultivates manly sports. The village has its own newspaper, which is published every day.

A great sight is to be seen in the corridors of this building a few minutes before 9 o'clock just as the army of workers is hurrying for the elevators to take them to their desks. They come in troops from the Subway, which opens into the very building, and from all the principal streets which lead to it. At a quarter before 9 the long arcade is almost deserted except for here and there some individual who chances to be passing through. In ten minutes an army has surged into it, up the Subway stairs, in from the wide entrance at Fourth Avenue, from the principal entrance at Madison Avenue, and from many side doors come others—2,000 women and girls and more than 1,000 men. Without confusion, but with no end of bustle and good spirits, they enter the elevators and are lost in the great rooms upstairs, where for the next eight hours they will be at work.

Over Three Thousand Luncheons.

One of the interesting sights comes at luncheon time when all the employees go to the rooms on the upper floors where the great restaurant of the Company is in operation. In round numbers, 1,000 girls, coming from the various corridors on the lower floors, assemble within five minutes in the luncheon room on the eleventh floor. They come in with the precision of well-drilled soldiers. Twice a day, once at 12 and once at 1 o'clock, this room is filled with girls, and a substantial and wholesome lunch is served to them. At the same time 1,000 men are having their luncheon in a large room in another part of the building. There is also a separate room for those employed in the mechanical department, and the printing department has its own lunch room in the Annex, where luncheons are served daily to all its employees. These luncheons are furnished free to the employees by the Company, because it has been found a matter of business economy to do so. The time lost by 3,000 employees in getting ready to go out to luncheon and in returning to their work, the possible catching of colds in storms in the winter, and the general interruption of business which would follow the going and coming of this large number of clerks is avoided by the orderly procedure of the working sections to their luncheon rooms. A little arithmetic will show that this is not only a good thing for the employees, but



BIRD'S-EYE VIEW OF THE METROPOLITAN SANATORIUM AT MOUNT MCGREGOR, NEAR SARATOGA SPRINGS, N. Y.,—677 ACRES.

is economy for the Company. Suppose ten minutes were consumed each day in putting on and taking off wraps and disposing of them in lockers. Ten minutes a day for 3,000 people would mean 30,000 minutes every day, and 30,000 minutes make more than 70 working days of seven hours each. Add to that the comfort and convenience and the matter of avoiding colds in stormy weather, together with the assurance that all will get a warm and suitable luncheon, and the economy from a business standpoint becomes apparent.

Caring for the Sick.

The hospital is a most interesting place. Of course one of the vital elements of a life insurance company is its medical section, where a number of physicians are constantly employed in the routine business of the Company. It is a certainty that with more than 3,000 clerks at work in a building, a considerable number of them will suffer daily from headaches, minor accidents, colds and the like, and that these may be properly cared for without the necessity of leaving the building for their homes and taking chances with the climate, considerable space in the medical section is given up to the hospital. There is a dispensary fully equipped and a trained nurse constantly in charge. Any one connected with the Company who needs it may go to this section and receive free advice from the physicians and free treatment from the nurse. One large room is fitted up with



THE DUKE AND DUCHESS OF CONNAUGHT ON THE TOWER.

couches, where the nurse puts the patients to bed if their condition is such as to require it.

"How many patients a day do you have?" was asked of the nurse in charge.

"I keep a record," she said, "of every case, and I should say the average number who come here every day is about 35 or 40. We have treated as many as 75 girls in a single day."

This free medical service is extended to those whose condition is such that they are unable to work. Among so many employees there are some who have chronic troubles or acute disturbances that confine them to their homes, and it has been the custom to send such employees, under special arrangement with physicians or hospital authorities, to places where they may be treated. Among these are many who have had tuberculosis, and they have been sent to the Adirondacks, to Colorado, to California and even to foreign places. Instead of sending them to different sanatoria, it was thought that the Company could best take care of these in a sanatorium of its own and at the same time contribute to the world's knowledge of the treatment of this disease.

Its Own Sanatorium.

Accordingly, it sought the right to build a sanatorium with its own money for its own people. At the time the application was made there were forty-eight cases of consumption among the employees. The efforts did not at first meet with the support of the Insurance Department, on the ground that such use of the money was not authorized by the insurance laws, but by agree-

ment with the Superintendent of Insurance the case was taken to the Appellate Division of the Supreme Court, which decided that the Superintendent might, if he thought it wise, permit it to be done, and he thereupon granted the application.

In this court decision a new principle was laid down, namely, that it was not only the right of corporations to take care of their sick employees, but it was their duty. So the sanatorium is now in process of construction. The site is the very top of Mount McGregor in Saratoga County, the historical spot where General Grant spent his last days. This will be for tubercular employees only.



ADMIRAL TOGO ON THE TOWER.

Facts and figures about the "great white plague," as well as other fatal diseases, are startling. Every five minutes of each twenty-four hours from the 1st of January to the 31st of December, an individual Metropolitan policy-holder dies. Every thirty minutes a policy-holder dies of tuberculosis; that is to say, about 18 per cent. of the Company's death claims are caused by that disease. It is clear that if it could be stamped out there would be a great saving in the mortality of the Company, which would result in a new standard, decreasing very much the cost of insurance.

This business aspect of the case, as well as the moral responsibility which the men who manage the Company feel rests upon them, has helped them to take an active part in the war against tuberculosis. About 5,000,000 illustrated pamphlets describing tuberculosis and the means of its prevention have been issued and distributed. Lists of sanatoria where tuberculosis is treated have been distributed for the information of the millions of policy-holders, and tens of thousands of pamphlets showing how the

open-air treatment of tuberculosis can be made available by those in moderate and even poor circumstances, have been sent out to those insured in the Company.

The Company became affiliated with various anti-tuberculosis societies of the country, as well as with societies for the extension of child welfare. At some hundreds of county fairs scattered throughout the entire country it has maintained exhibits of its own for the distribution of anti-tuberculosis literature and the giving of suggestions designed to promote the health of all. In this way millions of people have been reached.

The Free Nursing Service.

The Company has established what one of its officers once called "life-saving stations" in many of the cities and villages of the country. By this he referred to the experiment which has developed into a gigantic one of sending trained nurses to all Industrial policy-holders whose circumstances are such that otherwise they could not have this blessing. It is a most interesting branch of welfare work. As the agents make their weekly visits they are instructed to report any case of sickness among policy-holders, and the latter are provided with cards which they mail to the local office in case of sickness. As soon as word is received that a policy-holder is ill, the agent notifies the nurse and she visits the patient. If the sickness is serious and no physician is in attendance, it is the nurse's duty to insist upon the family employing one, or getting a public physician if that is the best that can be done. Then the nurse, under direction of the physician, gives such help to the patient as is required. Sometimes this consists of daily visits, and in some cases, where the disease is severe, a special nurse is in attendance as long as necessity requires. All this is without any cost to the patient.

This nursing service received its first trial in 1909 in New York City, in Baltimore and in Washington. It has grown so rapidly that in a little more than a year and a half it has extended to about 1,200 cities and villages throughout the country. In the first six months of this year the whole number of individuals nursed was 64,807 and the number of visits made was 471,398. A record is kept of every patient, with such results as may be noted by the nurse or the physician in charge of the case.

Letters in an unending stream have come to the Home Office from all over this country and the great Canadian Dominion, bringing grateful expressions from those who have been visited by these Metropolitan nurses, and telling a story of distress and suffering relieved and lives saved by their ministrations.

THE METROPOLITAN TOWER.

A Spot That Attracts Visitors from the Whole Civilized World.

The Metropolitan Tower, which stands at the corner of Madison Avenue and Twenty-fourth Street, on the spot where Dr. Parkhurst's Church was located for many years, has been called by Prof. A. D. F. Hamlin of the School of Architecture at Columbia University one of the seven modern wonders of the world. Among the other wonders, Prof. Hamlin named the Church of St. Peter in Rome, the Palace of the Louvre in Paris, the Taj Mahal in India and the Gardens of the Palace of Versailles.

Almost six hundred feet above the sidewalk, and forty-five stories from the main entrance, is a balcony surrounded with a strong stone railing, from which a marvelous view of New York City and the outlying country may be seen. Probably no other spot of equal size in the world is visited so universally as is this balcony. To be sure, visitors from every country go to Shakespeare's birthplace, to Westminster Abbey, to the Pyramids in Egypt, to St. Peter's in Rome, to Niagara Falls, to the great Rotunda in the Capitol at Washington, but probably no single area the size of the Metropolitan Tower balcony has been trodden by the feet of men, women and children from so many different parts of the world. It is only three years since the Tower was opened, but nearly 100,000 people have since ascended it. This number, if gathered into a single group, would make a first-class city. Visitors there have spoken all known languages on the globe and represented every form of government and all races into which mankind is divided.

Distinguished Visitors.

Many distinguished men and women, eminent in all walks of life, have visited the balcony. Admiral Togo of Japan, on his visit to this country in 1911, was one of those who showed the greatest interest in the broad panorama which spreads out before the visitor there. It chanced that while he was there a lady from Indiana was a visitor and she had a camera. She made a snapshot and sent a photograph of the distinguished Japanese naval commander to the Metropolitan office.

Visitors from all parts of the United States and Europe who were in New York for the Hudson-Fulton celebration in October, 1909, made it a point to visit the Tower. One distinguished party comprised Rear-Admiral Schroeder and Rear-Admiral Wainwright of the United States Navy; Admiral von Koester of the German Navy; Sir Edward Seymour, Admiral of the Fleet, then in New York waters, of the British Navy; Vice-Admiral Baron di Brochetti of the Italian Navy; Captain Manuel Castellano of the Mexican Navy; Captain Colenbrander of the Netherlands S. S. Utrecht; Captain H. G. Brand of the British Royal Navy, Commander of the Drake; Captain Vaisseau Huguet, Commander of the French ship La Liberté, and other naval officers attached to the fleet then in New York Harbor.

His Royal Highness the Duke of Connaught, Governor General of Canada, accompanied by members of his family and suite, was in New York City early in 1912, as the guest of White-law Reid, United States Ambassador to England. Mr. Reid brought the distinguished party to the Metropolitan Building, and with them visited the Tower. The party comprised His Royal Highness the Duke of Connaught, the Duchess of Connaught, the Princess Patricia, Miss Evelyn Pelly, Lady-in-Waiting; Lieutenant-Colonel H. C. Lowther, Secretary to His Royal Highness; Captain H. Rivers-Bulkeley, Aide-de-Camp, and Captain Beaupré. The ducal party remained half an hour on the Tower, and then visited many of the rooms in the Home Office.

Visitors Enough to Fill a City.

During the year 1912 a count was made of the names that had been registered at the Tower balcony. Naturally the greatest number—15,536—were from New York. Massachusetts was second with 3,860; Pennsylvania third with 3,408; Canada sent 2,877; Ohio, 2,747; New Jersey, 2,619; Illinois, 2,352; California, 1,749; Connecticut, 1,246, and Texas, 1,036. England sent the greatest number from any foreign country outside Canada, 1,312; Germany, 774; France, 403; Scotland, 356; Mexico, 224; Austria, 152. One was from Greenland, 1 from Tasmania, 2 from Palestine, 2 from Persia, 3 from Siam, 4 from Java, 30 from Turkey, 3 from Venezuela, 94 from New Zealand, 3 from Corea, 2 from Greece, 43 from Russia, 8 from Portugal, 73 from Finland, 3 from Ceylon, 3 from the Canary Islands, 228 from Australia. In short, it is literally true that "From Greenland's icy mountains to India's coral strand," visitors have come to the Tower. Recently a picture was received from Cape Town, South Africa, of the Metropolitan Building, which had been reproduced in a newspaper there.

The Governors of many States and diplomatic representatives from foreign countries have been frequent visitors to the Tower. Miss Harriet Quimby, the first woman to fly in an aeroplane across the English Channel, visited the Tower, and was much interested in the view from there over the aviation field at Long Island where she took the lessons which qualified her to be one of the first women licensed to use an aeroplane.

Miss Annie Peck, the celebrated mountain climber, who has scaled some of the loftiest peaks of the Andes, as well as the highest of the Rocky and Sierra Nevada mountains, also visited the Tower balcony.

A Panorama of Two States.

From the balcony the view, looking to the westward over the New Jersey hills, is unusual, and is one which cannot be obtained from any other point of vantage. Almost at the very foot of the Tower the Hudson River seems to wind its way to the ocean, its sides seemingly crowded with mighty steamships and the countless small craft that ply about in the commerce of the great city. Beyond that are Jersey City, Hoboken and many villages and ranges of hills, with shining lakes and winding rivers. To the south, Staten Island, the Statue of Liberty on Liberty Island in New York Bay, Governor's Island with its forts, and on clear days the Narrows and the broad Atlantic Ocean may be seen. To the east, Long Island is in sight, with its thriving villages and the great Borough of Brooklyn, where nearly two million people have their homes. To the north, Central Park looks like a green patch on the great area of stone and brick buildings which surround it, and further on may be seen Long Island Sound, the Palisades of the Hudson and the hills of Westchester County.

The traffic of the city—the thousands of motor cars, the elevated trains and the surface street cars, with throngs of men and women that look no larger than ants—forms a constantly moving picture of the Metropolis, and at that great height there may be heard a dull and distant roar—the thunder of the business of the great city. Truly it is a wonderful spot, a center of attraction that has such drawing power that there is no place in all the wide world that is not brightened by the rays of "The Light That Never Fails."

RELIEF FOR THE SUFFERING.

When Disasters Come the Metropolitan Gives First Aid.

The Metropolitan led the way among insurance companies in doing things to help the policy-holders while they are alive. No reference is made by this to the Endowment policies which mature while their holders are living and are of such great benefit to so many. This is simply a part of an insurance company's business. It has to do that. But the Metropolitan does many things for its living policy-holders which it does not have to do. It does them free of charge and gladly, and the fact that it has done them does not affect the final settlement in any way. The face of the policy is paid just the same.

Remember, there are more than twelve million policies, and these affect a very large proportion of the population of the United States and Canada. If the Company could do something to help those of its great family of policy-holders who are in suffering and distress, it decided it was a wise and a just thing to do. This is at the bottom of the nursing service, the health campaign and the building of a sanatorium.

It is this underlying feeling which has led the Metropolitan to come to the rescue so many times when some great calamity has befallen some community.

There is never a great flood, a conflagration, a ship in which many lives are lost at sea, or a terrible railroad disaster in which there are not some who hold policies in the Metropolitan. When you consider that there are policies enough for one in every eight of the population of the United States, it is seen that this must be so. When lives are lost in these disasters the Metropolitan pays the claims with especial promptness, and is glad to bring this relief to those who are stricken.

Cash for Stricken Ones.

But it has often happened that some great disaster has come, and taken, by fire or flood or tornado, all the property of many policy-holders, leaving them homeless and helpless. An insurance company that insures lives is not, in law, bound to contribute to such people, however much it may sympathize with them in their suffering.

When Bangor, Me., was burned in 1911, the Metropolitan sent to its Superintendent there a check for \$2,500 and told him to divide it among policy-holders who had lost their houses and their goods, and give as much relief as possible to the sufferers.

When the terrible tornado wrecked Regina, Canada, in the early summer of this year, the houses of many policy-holders were blown to pieces, the owners lost all they had and in many cases suffered such injuries that they had to be taken to hospitals or put to bed in the nearest relief tent that could be found.

The Metropolitan sent to its Superintendent a check for \$1,000, and for days the agents of the Company went through the ruined part of the city hunting up policy-holders who were in need and distributing the money as free gifts.

The Superintendent sent a very interesting account to the Home Office of how this relief fund was distributed.

"One policy-holder was found who had recently come to Regina from Lawrence, Mass. She had lost her trunks, her clothing and all she possessed, and was a stranger in a strange land and penniless. Cash was given to her for new clothing and for her immediate necessities. 'She found,' she said, 'it was the same Metropolitan as in the States.'

"Three families were found living in tents or in neighbors' houses; the mothers and fathers had saved the children and themselves, but had lost all else. They had crawled from under piles of wreckage, cut, bruised and bleeding, and with broken bones. One family was in a particularly bad plight because, the day being hot when the storm came, the mother and children were bathing, and the entire family had to be clothed with anything that could be had until they could reach temporary shelter. New outfits and money were given to them to buy the necessities of life. Five other families were found with very much the same story. They seemed utterly helpless until the Metropolitan men made their visit. When our message was delivered there was brightness in their faces in almost every case, which we shall never forget," says the Superintendent.

The same sort of emergency relief was given to policy-holders at the time of the San Francisco earthquake, when cash was

distributed to many policy-holders who had lost everything in the terrible fire which followed that catastrophe.

In Connecticut there was an epidemic of typhoid fever at Torrington this year. A great number of people were sick, and it was not possible for the doctors and nurses there to attend to them all. The Metropolitan sent nurses to look after its Industrial policy-holders who were suffering from the disease.

At the time of the Titanic disaster the Company, of course, could not reach the men from all over the world who had lost valuable property, and in many cases their friends, when the great ship sank, but it could help. It gave free of charge to the New York City Relief Committee the use of rooms in the Home Office, fitted up with telephones and with stenographers, and the great work of raising the fund for the survivors was carried on from the Metropolitan Building, and from it the fund was distributed to those who were in need. The Company was the first to pay a claim to the beneficiary of a Titanic victim. A young man who lived in Buffalo, N. Y., had a policy which was paid to his mother as soon as the wireless reports of the disaster indicated that her son was not among those who were saved.

On the day following the Washington Square Fire in New York City, in March, 1911, the Company sent its check for \$2,500 to the Red Cross Emergency Committee, to be used for the relief of policy-holders who were sufferers at the fire.

In the floods in Memphis, this year, the Company authorized the Relief Committee to distribute milk every day to the children of refugees in the camp outside the city, believing that many of them might be Metropolitan policy-holders.

The Company has organized among children who are policy-holders a Health and Happiness League, of which many of the readers of THE METROPOLITAN know. This is intended to bring the children into the habit of taking good care of themselves, of being clean and neat, and of engaging in healthful sports. It has sent health exhibits and trained nurses to a great many fairs scattered all over the country, which brought together large numbers of people—not only policy-holders, but others who could receive these hints on keeping well and make such good use of them as their inclination or circumstances permitted. These nurses have cared for many people injured in accidents or overcome with heat, and have attended to all who needed help, whether they were policy-holders or not. The Company, through its agents, has helped the officials in a number of cities in their efforts to secure sanatoria where those who had tuberculosis and other diseases could be treated, and it has taken part, wherever it could in any proper manner, to bring better health and better conditions of living to all wage-earners.

A Tribute of Public Confidence.

The number of outstanding policies of the Metropolitan exceeds the combined population of New York City, Chicago, St. Louis, Boston, Philadelphia, Cincinnati, Cleveland, Baltimore, Pittsburgh, San Francisco and Kansas City, with some thousands left over for good measure.

Compared with States and Territories, there is none whose entire population equals this number of policies; and as to a group, these policies outnumber the combined populations of Maine, Connecticut, New Hampshire, Rhode Island, Vermont, Delaware, Maryland, District of Columbia, Oregon, Colorado, Florida, Washington, Alaska, Nevada, Wyoming, Utah, Idaho, Montana, New Mexico, North and South Dakota, and Arizona, with about a million left over with which to start a new State!

As our caption states, we believe that we are justified in looking upon this as an evidence of popular confidence in the excellence of the Company's plans and in the integrity of its management. We occasionally see a regiment of soldiers. During the exciting times of our Civil War a regiment would march to the front a thousand strong, but the average regiment of the country has something less than 500 members. A hundred such regiments marching in line would be imposing. But what would we say of 500 such regiments of 500 each—and how would a thousand such regiments impress us—greater yet, what would we say to 25,000 regiments of 500 each!

Yet this vast number is less than the present number of outstanding policies in the Metropolitan!

At the rate of 12 regiments an hour passing a given point, it would take 10 hours a day for considerably more than 6 months for that number to be reviewed.



ONE OF THE HEALTH AND HAPPINESS LEAGUE.

POLICY-HOLDERS IN THE METROPOLITAN LIFE INSURANCE COMPANY WILL BE INTERESTED TO KNOW

That the number of policies held by people of the United States and Canada in the Metropolitan is more than twelve and a half millions.

That the amount of insurance carried by these policies is more than \$2,500,000,000.

That this was more insurance than was carried on the books of any other company in the world.

That more people have taken insurance policies in it than in any other company in the United States.

That in the Ordinary Department alone it has for two years issued more insurance in the United States and Canada than any other company.

That the whole number of policy claims paid in 1911 was 158,965.

That the Company paid a policy claim on the average once every 55 seconds of each business hour during the year.

That it paid to policy-holders on the average \$167.82 a minute for each business day of the year.

That the number of policy claims paid every day in 1911 was, on the average, 525.

That the amount the Metropolitan paid every day to policy-holders or added to the reserve for their protection every day was \$233,386.44.

That the number of policies which were taken out every day was, on the average, 6,432.

That the Company is giving back to policy-holders this year in bonuses nearly \$6,000,000.

That the Company has given back to policy-holders in bonuses in 16 years more than 30 millions of dollars.

That it has made additional concessions to policy-holders at a cost of more than four million dollars.

That the assets of the Company at the end of 1911 were \$352,785,890.36 and its liabilities, including capital stock, were \$322,074,007.49.

That surplus at the end of 1911 was \$30,711,882.87.

That the Company furnishes Industrial insurance to wage-earners practically at cost, as found by the Insurance Department of New York.

That it has a great variety of policies suited to the age and condition of all classes of people, from one year old to sixty-five.

That its expense ratio is lower than that of any other company that writes Industrial life insurance.

That to first-class risks it freely offers policies in its Ordinary Department which furnish a greater protection at a smaller cost than the policies of any other company.

That it has inaugurated a systematic plan of education for better health among the holders of its more than eleven millions of Industrial policies.

That in carrying out this plan it has distributed, through its agents, many millions of pamphlets, some of them printed in ten different languages, on the subject of the prevention and cure of tuberculosis, and millions more giving information and helpful hints on the preservation of the general health.

That it has, through its agents and policy-holders, effectively and successfully co-operated with health authorities of a number of cities in securing better health conditions in those municipalities.

That it has undertaken the construction of a sanatorium on Mount McGregor, N. Y., for its own employees who may be afflicted with tuberculosis.

That it has established in about twelve hundred of the principal cities and villages of the United States and Canada a free nursing service for its Industrial policy-holders. These nurses made 471,398 visits to 64,807 individuals the first six months of 1912, and the Company paid the bills.

That the people have made it the largest Company in America in clientage, because they believe it is the best Company for them.

KEY TO ILLUSTRATIONS ON LAST PAGE

1. Home Office Account Division.
2. Claim Division.
3. Arcade.

4. Mail Room.
5. Clerical Force of the Welfare Department.

6. Girls' Luncheon Room.
7. Supply Room.
8. Cylinder Pressroom.



For key to illustrations see preceding page

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